

Oracle Banking Digital Experience

**Retail Peer To Peer Payments User Manual
Release 15.1.0.0.0**

Part No. E66313-01

October 2015

ORACLE®

Retail Peer To Peer Payments User Manual
October 2015

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2008, 2015, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1.	Preface.....	4
2.	Transaction Host Integration Matrix.....	5
3.	Introduction.....	6
4.	Peer To Peer Payments-Initiate.....	7
5.	Peer Beneficiary Maintenance	14

1. Preface

1.1 Intended Audience

This document intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Access to OFSS Support

<https://support.us.oracle.com>

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Transaction Host Integration Matrix provides information on host integration requirements for the transactions covered in the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 15.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.
SR	Service Requests

Transaction Name	FLEXCUBE UBS	Third Party Host System
Peer To Peer Payments-Initiate	✓	★
Add Peer Beneficiary	NH	NH
View Peer Beneficiary	✓	★
Modify Peer Beneficiary	NH	NH
Delete Peer Beneficiary	NH	NH
Claim Peer To Peer Payments for Non registered Non Existing Users	✓	★
View Registered Peer Beneficiary	NH	NH
Claim Peer To Peer Payments for Non-Registered Existing Users	✓	★
View Received P2P Payments	✓	★

3. Introduction

Transfer of funds between person to person (P2P OR Peer To Peer) with common identifiers like Facebook ID ,Email ID and Mobile Number has not only made banking easy but has also reduced efforts to remember credit account details.

Using Peer To Peer Payment feature, a business user can transfer funds from their account to an email id or Mobile Number or to a Facebook ID/contact from where the receiver can pull the funds by providing all their details to the senders' bank.

This feature supports email and mobile number based payments and facilitates internal and domestic payments.

Here, the sender should use OBDX application to initiate the Payment or Funds Transfer Request. The sender will have to provide only the receivers Facebook contact OR Email Address OR Mobile Number, Amount to be transferred and the Debit Account. This can be any linked account or card for internal customer and linked account for external customer.

The existing customer of the bank (OBDX users) can register their account as beneficiaries for receiving the funds through a new transaction after logging in to any of the OBDX applications like Net Banking or Mobile Banking. However, the beneficiary of the funds need not be the customer of the bank for receiving the funds.

4. Peer To Peer Payments-Initiate

Using this option, you can transfer funds to your peer through his or her Mobile Number OR Email Id OR Facebook ID.

To initiate peer to peer payments

1. From the **Payments** menu, select **Peer to Peer Payments**.
The **Peer To Peer Payments** screen appears.

Peer To Peer Payments

PEER TO PEER PAYMENTS 15-06-2015 06:14:55 GMT +0000 ? [Icons]

Source Account*: [View Balance](#)

Payment To

Contact Details*:

Payment Details

Transfer Amount*:

Currency*:

Pay Now ☒

Pay Later ☐

Other Details

Narrative:

[Initiate](#)

* Indicates mandatory fields.
** Indicates mandatory if particular option is enabled.

Field Description

Field Name	Description
Source Account	[Mandatory, Drop-Down] Indicates the debit account number from which the payment is to be made.
Payment To	

Field Name	Description
Contact Details	<p>[Mandatory, Drop-Down]</p> <p>Indicates the type of contact to be selected.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Email Id • Mobile Number • Facebook
Payment Details	
Transfer Amount	<p>[Mandatory, Numeric, 15]</p> <p>Indicates the amount to be transferred.</p>
Currency	<p>[Mandatory, Dropdown]</p> <p>Indicates the currency of the amount that is being transferred.</p> <hr/> <p>Note: If the transfer currency is other than the source account currency, the bank's mid-rate is to be applied for currency conversion.</p> <hr/>
It is mandatory to select either Pay Now or Pay Later option.	
Pay Now	<p>[Optional, Option]</p> <p>Indicates the payment to be made immediately.</p>
Pay Later	<p>[Optional, Option]</p> <p>Indicates to make the internal transfer on a future date.</p> <hr/> <p>Note: The <i>Transfer Date</i> to be selected should lie between the <i>Start Date</i> and <i>End Date</i>. Start Date – <i>Current Date</i> + No. of days (1 to 20) End Date – <i>Current Date</i> + 365 Days</p> <p>If the <i>Transfer Date</i> happens to be a non-working day or a holiday, then the transaction is processed on the next working day.</p> <hr/>
Other Details	
Narrative	<p>[Optional, Alphanumeric, 35]</p> <p>Indicates the brief description about the funds transfer.</p>

- From the **Source Account** list, select the appropriate account number.

3. From the **Contact Details** list, select the appropriate communication mode. In the adjacent field, enter the appropriate information. For example, if you select **Mobile Number** option from the Contact Details list, enter the mobile number.
4. In the **Transfer Amount** field, enter the amount to be transferred.
5. From the **Currency** list, select the amount currency.
6. In the **Payment Details** section, select the appropriate payment option.
 - a. Select **Pay Now** to make immediate payment.
 - b. If you select **Pay Later** option, select the payment date.
7. Click **Initiate**.
The **Peer To Peer Payments – Verify** screen appears.

Peer To Peer Payments – Verify

PEER TO PEER PAYMENTS - VERIFY 03-Jul-2015 05:31:07 GMT +0000 ? [print] [star] [refresh] [close]

Source Account: 004003171137 004 000003171

Payment To

Mobile Number: 9988007789

Payment Details

Transfer Amount: 112.00 USD

Currency: US Dollar

Pay Now: 11-Mar-2014

Other Details

Narrative: Money Transfer

8. Click **Confirm**.
The **Peer To Peer Payments – Confirm** screen appears.
OR
Click **Change** to edit the transaction details.
The **Peer To Peer Payments** screen appears

Peer To Peer Payments - Confirm

PEER TO PEER PAYMENTS - CONFIRM

03-Jul-2015 05:35:13 GMT +0000 ?

Transaction with reference number 169342103734601 is in Accepted state.

Host Reference Number: 004POUP141811005

Security Code: RDUnfv

Source Account: 004003171137 004 000003171

Payment To

Mobile Number: 9988007789

Payment Details

Transfer Amount: 112.00 USD

Currency: US Dollar

Pay Now: 11-Mar-2014

Other Details

Narrative: Money Transfer

OK

Print

Download

E-Receipt


Field Description

Field Name	Description
Host Reference Number	[Display] Displays the transaction reference number for the transaction
Security Code	[Display] Displays the security code provided by the Oracle Banking Digital Experience.
	Note: This field is visible only if the beneficiary is not registered with OBDX
Source Account	[Display] Displays the source account number.

Field Name	Description
Payment To	
Mobile Number	[Display] Displays the email ID or mobile number of the beneficiary.
Payment Details	
Transfer Amount	[Display] Displays the amount to be transferred.
Currency	[Display] Displays the currency of transfer.
Pay Later OR Pay Now	[Display] Displays the date of payment.
Note: The Transfer Date to be selected should lie between the <i>Start Date</i> and <i>End Date</i> . Start Date – <i>Current Date</i> + No of days (1 to 20) End Date – <i>Current Date</i> + 365 Days If the <i>Transfer Date</i> happens to be a <i>non-working day</i> or a <i>holiday</i> , then transaction is processed on the next working day.	
Other Details	[Display] Displays the brief description about the funds transfer.

9. Click **OK**.
The **Peer To Peer Payments – Initiate** screen appears.
OR
Click **E-Receipt** to generate an e-receipt.

E-Receipt



Peer To Peer Payments

E-Banking Reference Number	169342103734601	Host Reference Number	004POUP141811005
Source Account	XXXXXXXXXXXX171	Mobile Number	9988007789
Transfer Amount	112.00	Currency	USD
Pay Now	11-Mar-201	Narrative	Money Transfer

[Print](#)
[Download](#)
[Email](#)

Electronic Receipt owns no official legal effect, You may go to branch to get the paper receipt.
 Printed on: 03-07-2015 10:59:03
 Printed from: PC

OR

Click **Print**.You will see the option to print the confirmation screen in the *pdf* format.

OR

Click **Download**.The **File Download** screen appears.

Download Files



10. Select a file format from the Download list. The options available are:

- WORD
- PDF
- HTML

11. Click **Close** to close the **Download** screen.

5. Peer Beneficiary Maintenance

To make transfer of funds between common identifiers like Email Id and Mobile Number easy, you have an option to save and maintain one or more beneficiaries along with their Email Ids and Mobile Numbers. This way, you need not remember the Mobile Number or Email Id of the beneficiary to whom the payment has to be made.

In this feature, you are provided with a look up while transferring funds to the maintained beneficiaries. You also have an option to enter the Email Id or Mobile Number while making payments or click on the lookup to select the existing beneficiaries from the list of beneficiaries. The beneficiary maintained by you may or may not belong to the same bank.

5.1 Add Peer Beneficiary

You can add a peer beneficiary by entering his or her contact details.

To add a peer beneficiary

1. From the **Payments** menu, select **Add Peer Beneficiary**.
The **Add Peer Beneficiary** screen appears.

Add Peer Beneficiary

Field Description

Field Name	Description
Beneficiary Nick Name	[Mandatory, Alphanumeric, 15] Indicates the beneficiary nick name.
Id Type	[Mandatory, Drop-Down] Indicates the ID type. The options are: <ul style="list-style-type: none"> • Mobile Number • Email Id

Field Name	Description
Id Value	[Mandatory, Alphanumeric, 225] Indicates the email ID or mobile number of the beneficiary.
Beneficiary Image	[Display] Displays the beneficiary image. An image can be added or removed using the respective link provided in the “Add Image” column.
Add/Remove Image	[Optional, Link] Browse your machine to add an image to the beneficiary. An uploaded image can also be removed using the respective link provided in the same column.

- In the **Beneficiary Nick Name** field, enter the beneficiary nick name.
- From the **Id Type** list, select the appropriate option.
- In the **Id Value** field, enter the email ID or mobile number of the beneficiary.
- Click **Submit**.
The **Add Peer Beneficiary – Verify** screen appears.

Add Peer Beneficiary – Verify

ADD PEER BENEFICIARY - VERIFY			
Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image
Bene 1	Email Id	Seema@oracle.com	
			<div>Change</div> <div>Confirm</div>

OR


Click **Add New Row** to add a new beneficiary.

- Click **Confirm**.
The **Add Peer Beneficiary – Confirm** screen appears.
OR
Click **Change** to navigate to the previous screen.
The **Add Peer Beneficiary** screen appears.

Add Peer Beneficiary - Confirm

ADD PEER BENEFICIARY - CONFIRM
15-06-2015 06:33:31 GMT +0000
?
Print
Star
Window
Close

Peer Beneficiary Added Successfully
Transaction with reference number 482627217469206 is in Accepted state.

Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image
Bene 1	Email Id	Seema@oracle.com	

OK
Download

7. Click **OK**.
The **Add Peer Beneficiary** screen appears.
OR
Click **E-Receipt** to generate an e-receipt.
OR
Click **Download**.
The **Download Files** screen appears.

Download Files

Click on the File Format to Download File:





Close

8. Select a file format from the Download list. The options available are RTF, PDF, and HTML
9. Click **Close** to close the **Download** pop-up.

5.2 View Peer Beneficiary

Using this option, you can view registered peer beneficiaries.



To view a peer beneficiary

1. From the **Payments** menu, select **View Peer Beneficiary**.
The **View Peer Beneficiary** screen appears.

View Peer Beneficiary

VIEW PEER BENEFICIARY 15-06-2015 06:40:59 GMT +0000 ?

Download | Print

<input type="checkbox"/>	Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image
<input type="checkbox"/>	Bene 1	Email Id	Seema@oracle.com	
<input type="checkbox"/>	bene 2	Email Id	seeta@oracle.com	

Records 1 to 2 of 2

Page 1 of 1
Delete Beneficiary
Modify Beneficiary

Field Description

Field Name	Description
Beneficiary	[Display]
Nick Name	Displays the nick name of the beneficiary.
Id Type	[Display] Displays the ID type of the beneficiary.
Id Value	[Display] Displays the email ID or mobile number of the beneficiary.
Beneficiary Image	[Display] Displays the image of the beneficiary.

5.3 Modify Peer Beneficiary

Using this option you can modify any or all the details of the registered peer beneficiaries.

To modify a peer beneficiary

1. To enable the beneficiary modification, select the required **Beneficiary Nick Name** check box.
2. Click **Modify Beneficiary**.
The **Modify Peer Beneficiary** screen appears.

Modify Peer Beneficiary

Field Description

Field Name	Description
Beneficiary Nick Name	[Mandatory, Alphanumeric, 15] Indicate the beneficiary nick name.
Id Type	[Mandatory, Drop-Down] Indicates the ID type. The options are: <ul style="list-style-type: none"> • Mobile Number • Email Id
Id Value	[Mandatory, Alphanumeric, 225] Indicates the email id or mobile number of the beneficiary.
Beneficiary Image	[Display] Displays the image.

3. In the **Beneficiary Nick Name** field, enter the beneficiary nick name.
4. From the **Id Type** list, select the appropriate option.
5. In the **Id Value** field, enter the email ID or mobile number of the beneficiary.
6. Click **Modify**.
The **Modify Peer Beneficiary – Verify** screen appears.
OR
Click **Back** to navigate to the previous screen.
The **View Peer Beneficiary** screen appears.

Modify Peer Beneficiary - Verify

MODIFY PEER BENEFICIARY - VERIFY
15-06-2015 06:58:50 GMT +0000
?
Print
Star
List
Close

Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image
Seeta Shah	Email Id	seeta.shah@oracle.com	


Change
Confirm

- Click **Confirm**.
The **Modify Peer Beneficiary – Confirm** screen appears.
OR
Click **Change** to navigate to the previous screen
The **Modify Peer Beneficiary** screen appears.

Modify Peer Beneficiary - Confirm

MODIFY PEER BENEFICIARY - CONFIRM
15-06-2015 06:58:50 GMT +0000
?
Print
Star
List
Close

✔ Peer Beneficiary Modified Successfully
✔ Transaction with reference number 796850088469782 is in Accepted state.

Beneficiary Nick Name	Id Type	Id Value	Beneficiary Image
Seeta Shah	Email Id	seeta.shah@oracle.com	

OK

- Click **OK**.
The **View Peer Beneficiary** screen appears.

5.4 Delete Peer Beneficiary


You can delete any of your added peer beneficiaries.

To delete a peer beneficiary

- To enable the beneficiary modification, select the required **Beneficiary Nick Name** check box.
- Click **Delete Beneficiary**.
The **Delete Beneficiary - Verify** screen appears.

Delete Peer Beneficiary - Verify

DELETE BENEFICIARY - VERIFY
15-06-2015 07:00:26 GMT +0000
?
Print
Star
Window
Close

Beneficiary Name	Beneficiary Id	Id Value	Beneficiary Image
Bene 1	Email Id	Seema@oracle.com	

Back
Delete

- Click **Delete**.
The **Delete Peer Beneficiary – Confirm** screen appears.
OR
Click **Back** to navigate to the previous screen.
The **View Peer Beneficiary** screen appears.

Delete Peer Beneficiary - Confirm

DELETE BENEFICIARY - CONFIRM
15-06-2015 07:00:26 GMT +0000
?
Print
Star
Window
Close

✔ Peer Beneficiary Deleted Successfully
✔ Transaction with reference number 213235195469816 is in Accepted state.

Beneficiary Name	Beneficiary Id	Id Value
Bene 1	Email Id	Seema@oracle.com

OK

- Click **OK**.
The **View Peer Beneficiary** screen appears.










5.5 View Received P2P Payments

You can view the payment you received in your account.

To view received P2P payment details

- From the **Receive Money** menu, select **View Received P2P Payments**.
The **Received Payment** screen appears.

Received Payments

RECEIVED PAYMENTS					
03-Jul-2015 05:20:54 GMT +0000 ?     					
Download Print					
Ref No.	Date	Amount	Currency	Sender	Status
193415245662181	29-Jun-2015	14.00	GBP	Mr Nehal Joshi	Pending
131652157662133	29-Jun-2015	13.00	GBP	Mr Nehal Joshi	Pending
537638925662000	29-Jun-2015	14.00	GBP	Mr Nehal Joshi	Pending
719046678661992	29-Jun-2015	13.00	GBP	Mr Nehal Joshi	Pending
560868001661627	29-Jun-2015	14.00	GBP	Mr Nehal Joshi	Pending
369509317661621	29-Jun-2015	13.00	GBP	Mr Nehal Joshi	Pending
500565941660850	29-Jun-2015	13.00	GBP	Mr Nehal Joshi	Pending
204664589660332	29-Jun-2015	13.00	GBP	Mr Nehal Joshi	Pending
939335774556838	19-Jun-2015	33.00	GBP	Mr Nehal Joshi	Pending
694326896556681	19-Jun-2015	10.00	GBP	Mr Nehal Joshi	Pending
Records 1 to 10 of 12					
  Page <input type="text" value="1"/> of 2  					

Column Description

Field Name	Description
Ref No	[Display] Displays the reference number of payment.
Date	[Display] Displays the payment date.
Amount	[Display] Displays the amount.
Currency	[Display] Displays the currency of payment.
Sender	[Display] Displays the sender name who initiated the payment.

Field Name	Description
Status	[Display] Displays the status of payment.

- Click **Reference Number** link to view the details of payment.
The **Payment Details** screen appears.

Payment Details

PAYMENT DETAILS

03-Jul-2015 05:21:40 GMT +0000 ? [Print] [Star] [Close] [X]

Payment Details

Reference Number: 131652157662133
Host Reference Number: 104POUP14070B6L6
Date: 29-Jun-2015
Currency: GBP
Sender: Mr Nehal Joshi
Account Number: 1040410879010
Status: Pending
Value Date: 13-Mar-2014
Transaction Type: Peer To Peer Payments
Created By: Mr Nehal Joshi
Updated By: Mr Nehal Joshi
Amount: 13.00

Back

- Click **Back** to navigate to the previous screen
The **Received Payment** screen appears.

5.6 Claim Peer To Peer Payments

Once a payment is initiated by the sender to the Facebook ID OR Email ID OR Mobile Number, the beneficiary receives an Email OR SMS OR Notification on Facebook to register themselves in order to receive funds. For payment to non-registered Facebook ID, Facebook event got created and notification will be sent to the receiver's Facebook id. In case of a receiver who is already registered, the funds will be directly credited to their registered account.

For already existing users the registration process will be possible after logging into the application with the user id and password through a new transaction for registering as a receiver and for non-existing users the registration process should be initiated from outside the system. The non-existing users should be able to register themselves and should be provided with a user id and password after verification of their accounts and bank account details.

Verification of the accounts shall be done through penny credit and chaser mails and SMS, to email and Mobile Number. On completion of all validation process the beneficiary payment will be initiated.

5.7 Claim Peer To Peer Payments for Non registered Non Existing Users

A non-registered and non-existing user of the bank can claim his or her peer payment by registering at the OBDX application.

To claim peer to peer payments for non-registered non existing users


1. On the **Home page**, click **Claim Now**.
The **Receive Peer to Peer Payment** screen appears.

Receive Peer To Peer Payment

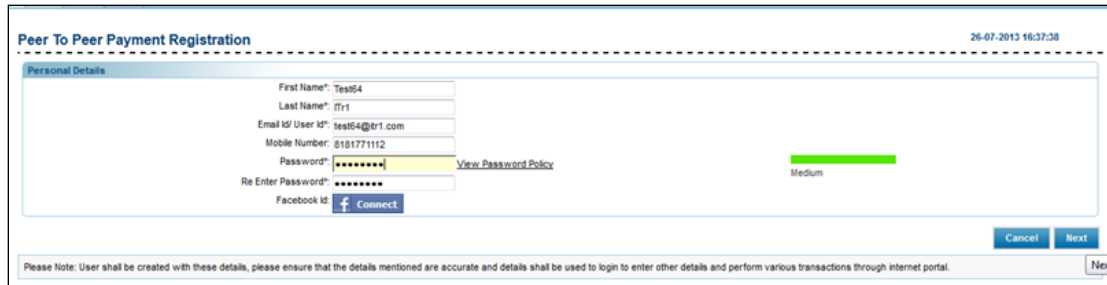
Field Description

Field Name	Description
Email OR Mobile Number OR Facebook ID	[Mandatory, Alphanumeric, 225] Indicates the email ID or mobile number or Facebook ID.
Enter Security Code	[Mandatory, Alphanumeric, 225] Indicates the password or security code.

2. If you select **Email** tab:
 - c. In the **Email** field, enter the email ID.
3. If you select **Mobile** tab:
 - a. In the **Mobile Number** field, enter the mobile number.

4. If you select **Facebook** tab, click 
5. Click **Submit**.
The **Peer To Peer Payment Registration – Personal Details** screen appears.
OR
Click **Click Here** if you are a registered user.
The **Log-In** screen appears.

Peer To Peer Payment Registration



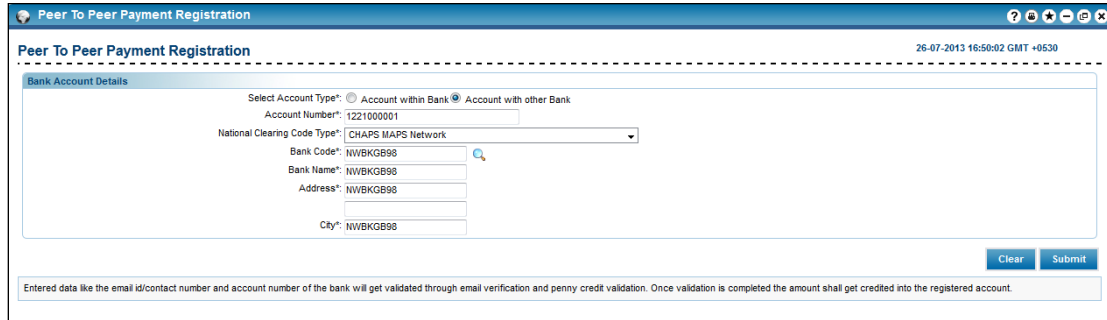
Field Description

Field Name	Description
First Name	[Mandatory, Alphanumeric, 20] Indicates the first name.
Last Name	[Mandatory, Alphanumeric, 20] Indicates the last name.
Email ID	[Mandatory, Alphanumeric, 255] Indicates the email ID.
Mobile Number	[Conditional, Numeric, 15] Indicates the mobile number.
Password	[Mandatory, Alphanumeric, 255] Indicates the password.
Re Enter Password	[Mandatory, Alphanumeric, 255] Indicates the password.
Email ID	[Mandatory, Alphanumeric, 255] Indicates the email ID.

6. Click **Next** to register.
The **Peer To Peer Payment Registration – Bank Account Details** screen appears.
OR

Click **Cancel**.
The **Log-In** screen appears.

Peer To Peer Payment Registration – Bank Account Details



Field Description

Field Name	Description
Select Account Type It is mandatory to select either Account within Bank or Account with other Bank option.	
Account within Bank	[Optional, Option] Indicates the account type within a bank.
Account with other Bank	[Optional, Option] Indicates the account type with other bank.
Account Number	[Mandatory, Alphanumeric, 16] Indicates the account number.
Branch Code	[Mandatory, Alphanumeric, 15] Indicates the branch code.
Account Number	[Mandatory, Alphanumeric, 16] Indicates the account number to receive funds.
National Clearing Code Type	[Mandatory, Dropdown] Indicates the national clearing code type. The options are: <ul style="list-style-type: none"> • CHAPS MAPS Network • HELLENIC BANK ASSOCIATION FROM GREECE • NEW ZEALAND BANKERS ASSOCIATION FROM NEW ZEALAND • PI CLEARING NETWORK

Field Name	Description
Bank Code	[Mandatory, Alphanumeric, 20] Indicates the bank code of the receiver's bank.
Bank Name	[Display] Displays the bank name.
Address	[Display] Displays the bank address.
City	[Display] Displays the name of the city.

7. Click **Submit**.
The **Peer To Peer Payment Registration - Bank Account Details Confirm** screen appears.

Peer To Peer Payment Registration – Bank Account Details Verification

Peer To Peer Payment Registration

26-07-2013 16:50:46 GMT +0530

Bank Account Details

Select Account Type: Account with other Bank
Account Number: 1221000001
National Clearing Code Type: CHAPS BAPS Network
Bank Code: NIVKX2890
Bank Name: NIVKX2890
Address: NIVKX2890
City: NIVKX2890

Back Confirm

Entered data like the email id/contact number and account number of the bank will get validated through email verification and penny credit validation. Once validation is completed the amount shall get credited into the registered account.

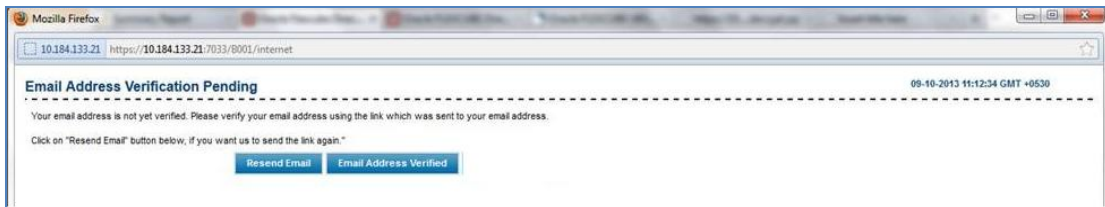
Column Description

Field Name	Description
Select Account Type	[Display] Displays the account type.
Account Number	[Display] Displays your account number.
National Clearing Code Type	[Display] Displays the national clearing code type.
Bank Code	[Display] Displays the bank code.
Bank Name	[Display] Displays the bank name.

Field Name	Description
Address	[Display] Displays the address of the branch.
City	[Display] Displays the city where the branch is located.

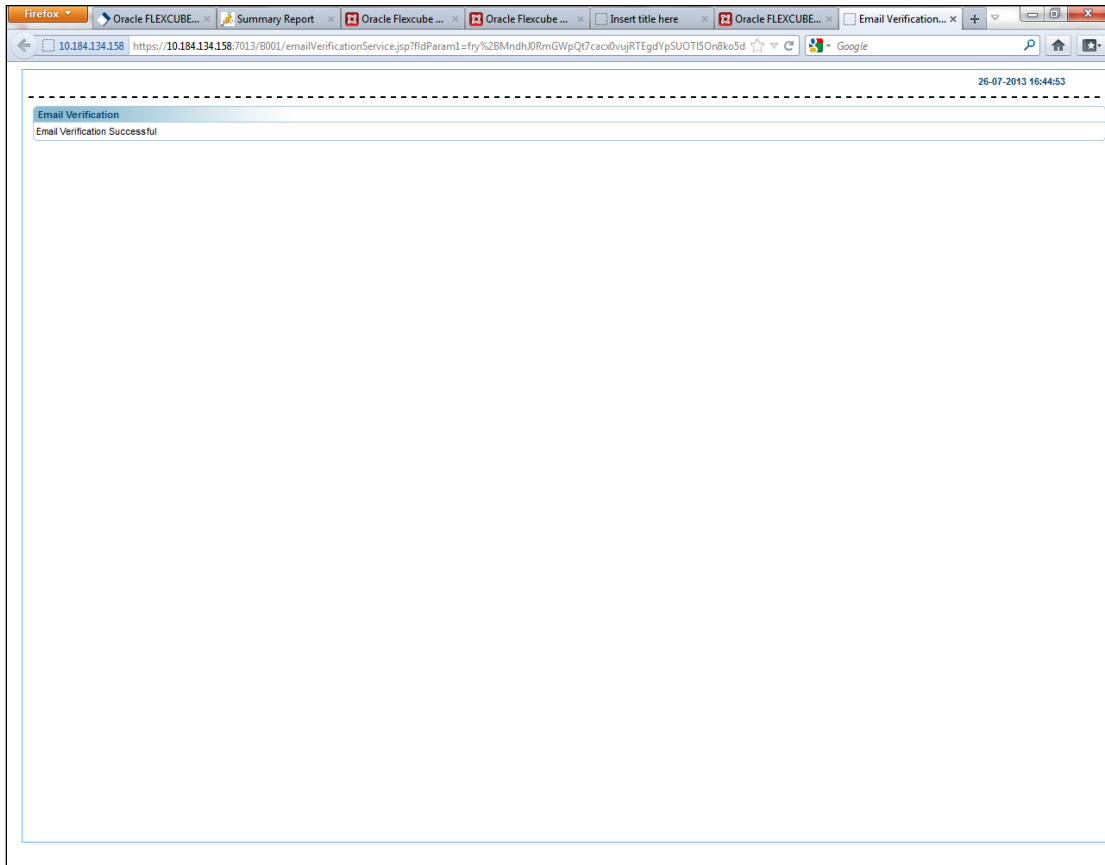
8. Click **Confirm**.
The **Email Verification Pending** screen appears, if email is not verified.

Email Verification Pending



9. Click the link mailed to your registered email ID to validate the email ID.
The **Email Verification Successful** screen appears.

Email Verification



10. If Email ID is already verified. You will receive a “One Time Password” on your registered mobile number.
The **Mobile OTP Verification** screen appears.

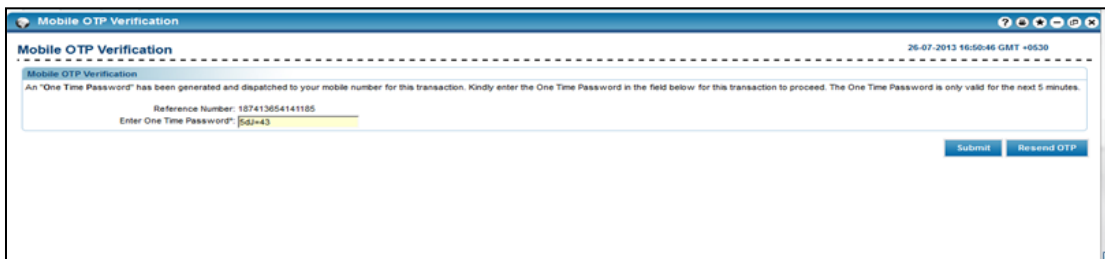
Note: Mobile OTP will generate only if mobile number is registered.

OR

Click **Back** to navigate to the previous screen

The **Peer To Peer Payment Registration – Bank Account Details** screen appears.

Mobile OTP Verification



Field Description

Field Name	Description
Reference Number	[Display] Displays the transaction reference number.
Enter One Time Password	[Mandatory, Alphanumeric, 50]
Password	Indicates the one time password that you have received on your registered mobile number.

11. Click **Submit**.
The **Peer To Peer Payment Registration** successful screen appears.
12. Click **Resend OTP**.
The **Mobile OTP** will be resent on your registered mobile number.

Peer To Peer Payment Registration

Column Description

Field Name	Description
Select Account Type	[Display] Displays the account type.
Account Number	[Display] Displays the account number.
National Clearing Code Type	[Display] Displays the national clearing code type.
Bank Code	[Display] Displays the bank code.
Bank Name	[Display] Displays the bank name.

Field Name	Description
Address	[Display] Displays the address of the branch.
City	[Display] Displays the city name.

13. After registration is completed, the process for crediting beneficiary gets initiated.

14. Click **E-Receipt** to generate an e-receipt.

Note: Enrolled user can manage his registration process by logging to the application.

5.8 View Registered Peer Beneficiary

Using this feature, you can view the registered peer beneficiary.

To view registered peer beneficiary

- From the **Receive Money** menu, select **Claim/Manage Peer Account**. The **View Registered Peer Beneficiary** screen appears.

View Registered Peer Beneficiary

VIEW REGISTERED PEER BENEFICIARY
15-06-2015 09:16:36 GMT +0000
?
Print
Star
List
Close

Bank Details

Account Number: 004003171137

Branch Code: 004

Account Status: Verified

Contact Details

Email Id: zartab.x.khalique@oracle.com

Mobile Number: 9988007789

Facebook Id: N/A

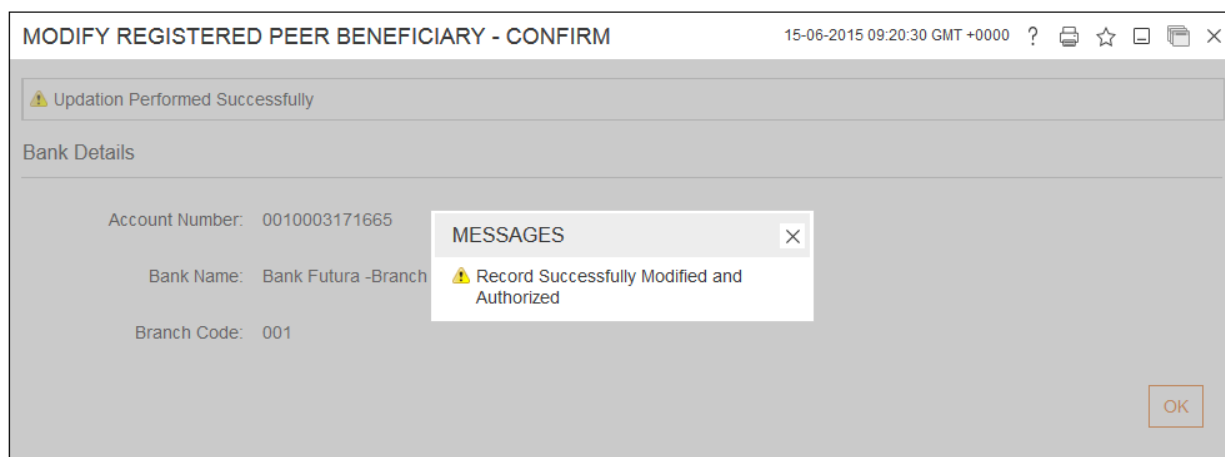
Modify
Unsubscribe

Modification/ Unsubscription of account details will not impact already scheduled future dated payments pending for execution. Those payments will be credited to your current mentioned account.

Field Description

Field Name	Description
Account Number	[Display] Displays the bank account number.
Branch Code	[Display] Displays the branch code.
Account Status	[Display] Displays the account Status.

2. Click **Modify**.
The **Modify Registered Beneficiary** screen appears.
3. From the **Account Number** list, select the appropriate account number.
4. Click **Submit**.
OR
Click **Back** to navigate to the previous screen.
The **Modify Registered Beneficiary** screen appears.
5. Click **Validate**.
The **Registration successful** screen appears.

Registration Successful

6. Click **OK**.
The **View Registered Peer Beneficiary** screen appears.

View Registered Peer Beneficiary

VIEW REGISTERED PEER BENEFICIARY 15-06-2015 09:22:15 GMT +0000 ? [Print] [Star] [Close] [X]

Bank Details

Account Number: 0010003171665

Branch Code: 001

Account Status: Verified

Contact Details

Email Id: artab@oracle.com

Mobile Number: 9988007789

Facebook Id: N/A

Modify Unsubscribe

Modification/ Unsubscription of account details will not impact already scheduled future dated payments pending for execution. Those payments will be credited to your current mentioned account.

OR

Click **Unsubscribe** to unsubscribe the peer beneficiary in **View Registered Peer Beneficiary** screen.

The **Unsubscribe Peer Beneficiary- Verify** screen appears.

Unsubscribe Peer Beneficiary- Verify

UNSUBSCRIBE PEER BENEFICIARY - VERIFY 15-06-2015 09:30:24 GMT +0000 ? [Print] [Star] [Close] [X]

Bank Details

Account Number: 0010003171665

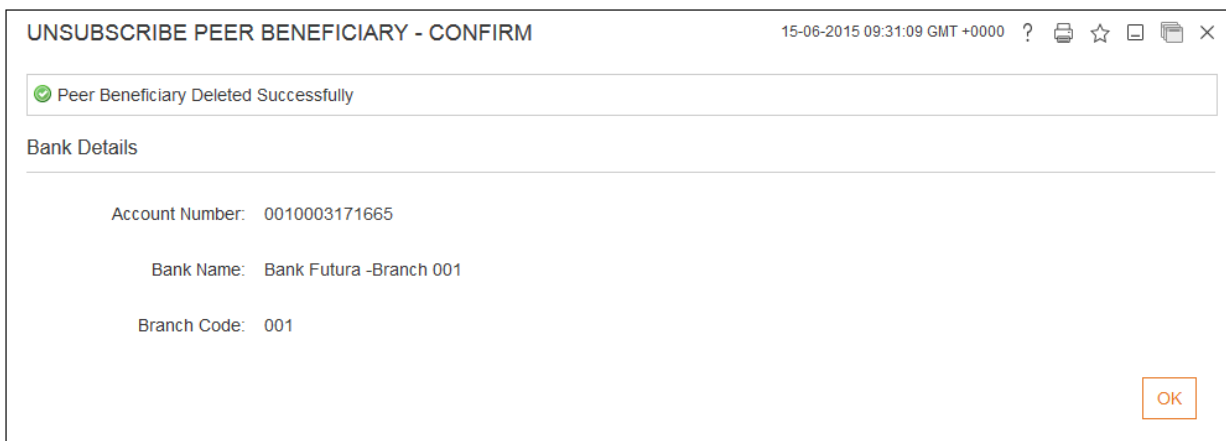
Bank Name: Bank Futura -Branch 001

Branch Code: 001

Back Confirm

7. Click **Confirm**.
The **Unsubscribe Peer Beneficiary Confirm** screen appears.
- OR
- Click **Back** to navigate to previous screen.

Unsubscribe Peer Beneficiary- Confirm



UNSUBSCRIBE PEER BENEFICIARY - CONFIRM 15-06-2015 09:31:09 GMT +0000 ? [Print] [Star] [Close] [Refresh]

✓ Peer Beneficiary Deleted Successfully

Bank Details

Account Number: 0010003171665

Bank Name: Bank Futura -Branch 001

Branch Code: 001

OK

8. Click **OK**.

5.9 Claim Peer To Peer Payments for Non-Registered Existing Users

A non-registered but an existing user of the bank can claim his or her peer payment by registering at the OBDX application.

To claim peer to peer payments for non-registered existing users

1. From the **Receive Money** menu, select **Claim/Manage Peer Account**.
The **Own Account Transfer** screen appears.
The **View Registered Peer Beneficiary** screen appears.

View Registered Peer Beneficiary



VIEW REGISTERED PEER BENEFICIARY 15-06-2015 07:06:28 GMT +0000 ? [Print] [Star] [Close] [Refresh]

You are not registered as Peer Beneficiary.

Register

2. Click **Register**.
The **Peer Beneficiary Registration** screen appears.
3. Use the check-box to register with or without a **Security Code**.

Peer Beneficiary Registration – Security code

PEER BENEFICIARY REGISTRATION

15-06-2015 07:07:03 GMT +0000 ?     

Register Using Security Code: ☒

[EMAIL](#)
[MOBILE](#)
[FACEBOOK](#)

Email:

Enter Security Code*:

Field Description

Field Name	Description
Register using Security Code	[Optional, Check Box] Indicates whether registration is available using security code.
Enter Security Code	[Mandatory, Alphanumeric, 125] Indicates the security code.

Peer Beneficiary Registration – without security code

PEER BENEFICIARY REGISTRATION

15-06-2015 07:07:03 GMT +0000 ?     

Register Using Security Code: ☐

Select Account Number*: 

Email:

Mobile Number:

Field Description

Field Name	Description
Select Account Number	[Mandatory, Dropdown] Indicates the account number.

Field Name	Description
Email	[Display] Display the email ID.
Mobile Number	[Display] Displays the mobile number.

4. Click **Submit**.
The **Peer Beneficiary Registration-Verify** screen appears.

Peer Beneficiary Registration - Verify

PEER BENEFICIARY REGISTRATION - VERIFY

15-06-2015 07:09:47 GMT +0000 ?     

Account Number: 004003171148

Email: artab@oracle.com

Mobile Number: 9988007789

Confirm

Back

Column Description

Field Name	Description
Account Number	[Display] Displays the account number in which the amount is credited.
Email	[Display] Displays your email ID.
Mobile Number	[Display] Displays your Mobile Number

5. Click **E-Receipt** to generate an e-receipt.
6. Click **Confirm**.
The **Peer Beneficiary Registration – Confirm** screen appears.
OR
Click **Back**.
The **Peer Beneficiary Registration** screen appears.

Peer Beneficiary Registration - Confirm

PEER BENEFICIARY REGISTRATION - CONFIRM

15-06-2015 07:11:14 GMT +0000 ?

Registration successful

Account Number: 004003171148

Email: zartab.x.khalique@oracle.com

Mobile Number: 9988007789

OK

Column Description

Field Name	Description
Account Number	[Display] Displays the account number in which the amount is credited.
Email	[Display] Displays your email ID.
Mobile Number	[Display] Displays your Mobile Number.

7. Click **E-Receipt** to generate an e-receipt.
8. Click **OK**.
The **View Registered Peer Beneficiary** screen appears.